

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

SHANNON S EURING SR  
SYBLE D EURING  
Debtor(s)

Case No. 09-14242

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/21/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/30/2009.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 9.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$208.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,362.42
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$4,362.42**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,889.51
Court Costs	\$0.00
Trustee Expenses & Compensation	\$238.91
Other	\$34.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,162.42**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACC INTERNATIONAL	Unsecured	686.11	NA	NA	0.00	0.00
ACC INTERNATIONAL	Unsecured	761.00	NA	NA	0.00	0.00
AFNI/VERIZON	Unsecured	662.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	1,761.92	NA	NA	0.00	0.00
AMERICAN RECOVERY SYSTEM	Unsecured	360.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	266.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	379.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	135.00	NA	NA	0.00	0.00
BNA FINANCIAL BUREAU	Unsecured	6,266.86	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	25.00	NA	NA	0.00	0.00
CLIENT SERVICES	Unsecured	173.00	NA	NA	0.00	0.00
COLLEGE OF LAKE COUNTY	Unsecured	788.00	NA	NA	0.00	0.00
COLLEGE OF LAKE COUNTY	Unsecured	325.00	NA	NA	0.00	0.00
COMED	Unsecured	2,758.02	NA	NA	0.00	0.00
COMPUCREDIT CORP	Unsecured	445.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Unsecured	2,970.00	NA	NA	0.00	0.00
DEERPATH PHYSICIANS GROUP	Unsecured	109.76	NA	NA	0.00	0.00
FIDELITY FEDERAL BANK	Unsecured	1,067.00	NA	NA	0.00	0.00
GRAND DENTISTRY	Unsecured	43.40	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	1,052.44	NA	NA	0.00	0.00
ILLINOIS STUDENT ASSIST COMM	Unsecured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE CORR	Priority	5,000.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	538.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	473.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	95.00	NA	NA	0.00	0.00
MIDWAY EMERGENCY PHYSICIANS	Unsecured	55.59	NA	NA	0.00	0.00
NATIONWIDE CREDIT & COLLECTION	Unsecured	220.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	64.00	NA	NA	0.00	0.00
NIKO CREDIT SERVICES	Secured	3,160.00	NA	NA	700.00	0.00
NTL RECOVERY	Unsecured	161.00	NA	NA	0.00	0.00
OSI COLLECTION SERVICES	Unsecured	504.05	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PEOPLES GAS	Unsecured	919.43	NA	NA	0.00	0.00
REGIONAL ACCEPTANCE	Secured	23,786.00	NA	NA	750.00	0.00
REVENUE CYCL	Unsecured	2,355.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Secured	21,598.00	NA	NA	750.00	0.00
SBC	Unsecured	63.00	NA	NA	0.00	0.00
SECURITY CHECK	Unsecured	25.00	NA	NA	0.00	0.00
SENEX SERVICES	Unsecured	2,355.00	NA	NA	0.00	0.00
SONDA JOHNSON	Unsecured	2,639.00	NA	NA	0.00	0.00
SOUTH HOLLAND MITSUBISHI	Unsecured	435.00	NA	NA	0.00	0.00
SPRINT	Unsecured	859.00	NA	NA	0.00	0.00
STASSINOS LAW OFFICES	Unsecured	101.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	NA	NA	0.00	0.00
VELOCITY INVESTMENTS LLC	Unsecured	25,604.16	NA	NA	0.00	0.00
VISTA IMAGING ASSOC	Unsecured	464.00	NA	NA	0.00	0.00
VISTA MEDICAL CENTER EAST	Unsecured	10,422.25	NA	NA	0.00	0.00
WALMART	Unsecured	1,092.00	NA	NA	0.00	0.00
ZION CLINIC	Unsecured	174.80	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$2,200.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$2,200.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,162.42</u>
Disbursements to Creditors	<u>\$2,200.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,362.42</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/15/2010

By: /s/ Glenn Stearns

---

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.